## Riders at a Glance (Riders & Supplemental Benefits)

<table>
<thead>
<tr>
<th>Rider</th>
<th>Features</th>
<th>Issue Ages</th>
<th>Availability</th>
<th>Minimum / Maximum</th>
</tr>
</thead>
</table>
| **Accelerated Death Benefit Rider—Chronic Illness Provision**          | • A portion of the policy’s death benefit can be accelerated if the Insured has been certified through written certification by a physician to be permanently chronically ill. | 0–75 (Elections cannot be made until insured’s attained age is 18.)        | • Horizon Value™  
  • Horizon Guarantee™  
  • Horizon Blend™  
  • Legacy One         | • Minimum annual election is the lesser of 5% of the eligible face amount or $10,000  
  • Maximum annual election is 24% of the eligible face amount up to $240,000  |
| **Terminal Illness Provision**                                         | • A portion of the death benefit can be paid prior to death if the Insured is diagnosed with a terminal illness.  
  • Death must be expected within 12 months.  
  • Written certification by a physician is required.      | Not applicable                                                               | • Horizon Value™  
  • Horizon Guarantee™  
  • Horizon Blend™  
  • Legacy One  
  • SelecTerm                                              | • Minimum is the lesser of 50% of the policy or $10,000  
  • Maximum is 50% of a policy, up to $250,000          |
| **Accidental Death Benefit Rider**                                     | • Additional death benefits may be paid if death results one year from an accident and before age 70.                | 0–60                                                                      | • Horizon Value™  
  • Horizon Guarantee™  
  • Horizon Blend™                                                                 | • Minimum is $5,000                            |
| **Applicant Waiver of Premium Benefit**                                | • If the Applicant named in the application dies before the Insured is age 25, Mutual Trust will waive premiums that become due until the policy anniversary nearest the Insured’s 25th birthday.  
  • If the Applicant becomes totally disabled, we will waive premiums that become due during the duration of that total disability or until the policy anniversary nearest the Insured’s 25th birthday, whichever is sooner. | Applicant 18–54 and Insured less than age 15 (The Applicant cannot turn 65 before the Insured reaches age 25.) | • Horizon Value™  
  • Horizon Guarantee™                                                                 | • The maximum annual premium that will be waived is $1,500 |
| **Children’s Insurance Rider**                                         | • Covers all children named in the application under actual age 20.  
  • Children born or adopted (if less than actual age 20) after the rider is in effect are also covered. | 18–55 (Primary Insured)  
  0–20 (Child)                                                          | • Horizon Value™  
  • Horizon Guarantee™  
  • Horizon Blend™  
  • SelecTerm                                                             | • Minimum is $2,000  
  • Maximum is $10,000                                                    |
| **Disability Benefit Rider (DBR) for Flex Pay PUA Rider**             | • Specifically designed for use with the Flex Pay PUA Rider.  
  • When issued, policyowner selects a benefit period, amount and 2-year or 5-year own occupation option.  
  • If insured becomes totally disabled, benefit amount selected will be paid as premium payments into Flex Pay PUA Rider.  
  • Benefit Periods: minimum is 7 years; maximum is lesser of Flex Pay PUA Rider premium years, 20 years, or Insured’s age 65. | 0–58                                                                      | • Horizon Value™  
  • Horizon Guarantee™  
  • Horizon Blend™                                                                 | • Minimum is $1,000  
  • Maximum is lesser of $15,000 or the Flex Pay PUA Rider specified maximum premium |
| **Flexible Premium Paid-Up Additional Insurance Rider (Flex Pay PUA Rider)** | • This rider provides flexibility in the amount and frequency of rider premiums paid.  
  • When policyowner purchases this rider, he/she selects the annual rider premium he/she wants to pay and the maximum premium and is underwritten for this amount. In each policy year, he/she can pay any amount, at any time, as long as the maximum amount selected is not exceeded and the minimum of $100 per policy year is met.  
  • This rider is eligible for dividends. | 0–70 (Rider payable to age 90)                                           | • Horizon Value™  
  • Horizon Guarantee™  
  • Horizon Blend™                                                                 | • Minimum is $100 annual premium  
  • Maximum for Horizon Value and Economax is $100,000 annual premium  
  • Maximum for Horizon Guarantee cannot exceed 30% of total annual premium of the policy at issue |

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| Guaranteed Purchase Option Rider           | • Option to purchase another permanent policy without evidence of insurability.  
                                           |             | • Horizon Value™  
                                           | • Horizon Guarantee™  
                                           | • Horizon Blend™  
                                           | (To Standard Rating only)                     | • Minimum is $5,000  
                                           | • Maximum is $50,000                          |
| Single Premium Paid-Up Additional Insurance Rider¹ | • This rider provides a level amount of paid-up life insurance paid for by a single premium.  
                                           |             | • Horizon Value™  
                                           | • Horizon Guarantee™  
                                           | • Horizon Blend™                                  | Minum has $1,000 face amount  
                                           | Maximum is $500,000 premium                     |
| Waiver of Premium 2-Year Own Occupation    | • Premiums will be waived upon receipt of proof of total disability and during the continuance of the disability. For the first 2 years of disability, the total disability definition includes only the occupation when disability began. Thereafter, it expands to any reasonable occupation.  
                                           | • 4-month elimination period. | • Horizon Value™  
                                           | • Horizon Guarantee™  
                                           | • Horizon Blend™  
                                           | • SelecTerm                                      | Not applicable                                |
| Waiver of Premium 5-Year Own Occupation    | • Premiums will be waived upon receipt of proof of total disability and during the continuance of the disability. For the first 5 years of disability, the total disability definition includes only the occupation when disability began. Thereafter, it expands to any reasonable occupation.  
                                           | • 4-month elimination period. | • Horizon Value™  
                                           | • Horizon Guarantee™  
                                           | • Horizon Blend™  
                                           | • SelecTerm                                      | Not applicable                                |
| 7-Year Term Rider                          | • Provides term insurance for the primary insured and up to 8 others (if no other riders are present).  
                                           |             | • Horizon Value™                                      | • $25,000 Minimum  
                                           | Maximum for Horizon Value is 10 times the base face amount |
| 15-Year Term Rider                         | • Provides term insurance for the primary insured and up to 8 others (if no other riders are present).  
                                           |             | • Horizon Value™                                      | • $25,000 Minimum  
                                           | Maximum for Horizon Value is 10 times the base face amount |

Riders are not available in all states. See the Agent Web Site for more information.

Rider Footnotes

1. Refer to the Accelerated Death Benefit Rider for Chronic and Terminal Illness Product Guide for a definition of chronic illness.

2. The minimum child rider of $2,000 is available on a minimum base policy of $10,000. For base amounts over $10,000, you may purchase 20% of the base or $10,000—whichever is less.

3. MEC status can result from use of these riders.

4. Use of Maximum Accumulation Dividend® option may protect policies that have a Flexible Premium Paid-Up Additional Insurance Rider from becoming a MEC.